

April 5, 2006

Dear Sir,

I am writing you today to address and to share my opposition to the Bank of Wal-mart with you. It is my hope that the board of directors will attend this meeting as their attendance is a vital one.

I have seen the power that Wal-mart has already gained in our country. I have seen small business in many numbers fall as well as larger competitors, unable to compete. I have also seen the damage such a huge corporation does to our economy by their mass imports from China, weakening the possibility in this country for citizens to secure employment sufficient enough to raise families. I also know the impact of the thousands of Wal-mart employees that put a drain on the medicare system of our country due to Walmarts lack in providing proper healthcare and benefits to their employees.

What would further damage be by allowing a Bank of Wal-mart? Consider this.

A bank owned by the largest corporation in the world would create a very detrimental concentration of commercial and financial power. How would this affect local communities to begin with? They would have too much power to dictate who and what business could attain loans-dangerously impacting free enterprise in our country. Wal-mart has already proven that they are capable of bending and breaking the laws of this country to further their agendas. I don't think we can even comprehend giving them the power to undermine our local economies.

Finally, taking into consideration that other retailers have obtained a banking charter, I don't see how this can even relate, considering the size and corporate power of Wal-mart.

Wal-mart would seriously overpower and pose a risk to the FDIC and American fiscal security by it's mammoth size and it's already dictation of it's many suppliers here and abroad. It is much too dangerous a proposition to even consider. Please take these and other comments into great consideration and not permit such a devastating risk to our country and it's citizens.

Sincerely,

Candi K McClintock